

REPORT OF THE CONDITION OF The Alma State Savings Bank

AT ALMA, MICHIGAN

at the close of business February 28, 1920, as called for by the Commissioner of the Banking Department.

RESOURCES

LOANS AND DISCOUNTS, viz:

Commercial	
a Secured by collateral	\$ 11,727.90
b Unsecured	326,377.96
c Items in transit	7,470.02
Totals	345,575.88
Savings	
a Secured by collateral	29,995.08
b Unsecured	52,581.30
Totals	82,576.38

BONDS, MORTGAGES AND SECURITIES, viz:

Savings	
a Real Estate Mortgages	173,509.61
Totals	173,509.61

RESERVES, viz:

Commercial	
Due from banks in Reserve	39,528.57
Cities	8,016.17
Exchanges for clearing house	3,568.00
Currency	622.75
Silver Coin	76.82
Nickels and Cents	51,812.11
Totals	128,026.60
Savings	
Due from Banks in Reserve	40,314.49
U. S. Bonds and Cert. of Ind. carried as cash reserve	15,900.00
Currency	14,500.00
Gold Coin	3,672.50
Silver Coin	1,727.00
Nickels and Cents	100.50
Totals	76,214.49

COMBINED ACCOUNTS, viz:

Overdrafts	910.00
Premium Account	16,000.00
Banking House	4,500.00
Furniture and Fixtures	4,460.40
Outside Checks and other Cash	4,460.40
Items	\$755,568.87

LIABILITIES

Capital Stock paid in	\$ 40,000.00
Surplus Fund	15,000.00
Undivided Profits, net	7,816.39
Dividends Unpaid	80.00

COMMERCIAL DEPOSITS, viz:

Comm'l Deposits sub. to ck.	330,736.40
Certified Checks	50.94
Cashier's Checks	4,548.66
Time Comm'l Cert. of Dep.	26.00
Totals	335,362.00

SAVINGS DEPOSITS, viz:

Book Accounts—subject to Savings	115,155.07
Certificates of Deposit—Subject to Savings By-Laws	217,155.41
Totals	332,310.48
Bonds Sold subject to repurchase	25,000.00
Totals	\$755,568.87

STATE OF MICHIGAN, County of Gratiot, ss.

I, Karl R. Adams, Cashier of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

KARL R. ADAMS, Cashier.

Subscribed and sworn to before me this 8th day of Mar. 1920. H. M. GLASS, Notary Public.

My commission expires Nov. 2, 1921.

Correct attest:
WILLIAM A. BAHKE
DANIEL L. SHARRAR
JOTHAM ALLEN
Directors.

BOBBY AND THE H. C. L.

By JANE OSBORN

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"Go as far as you like," quoth Bobby to his young wife, Lucille, with that peculiar brand of satisfaction written on his face that comes to a man who feels he has been extremely liberal. "Just so long as it is a bang-up dinner. I'm not going to consider any reasonable cost. Here, Lucille," he said, drawing forth a crisp ten-dollar bill from his bill case, "here is something. Spend the whole of it if you want—terrapin, caviar, green turtle, lobster—whatever they have at the fifty diners."

"And there are to be eight of us," Lucille's words betokened nearness, but it was a weariness that Bobby, the exuberant young Bobby, failed to detect.

"Yes," he agreed, "you and me and my brother John and his wife and our brother John and his wife and the Bob Newtons—just a jolly party. I'll be home by six, so as to do anything I can for you at the last minute. I suppose you'll get Sally to wear a cap and apron?" And away went Bobby, filled with pleasurable anticipation of his first dinner party.

It had been settled between the Bobby Stranges when they were married that they would run no bills during the first years of their married life. Bobby was convinced that every housewife should go marketing personally, taking advantage of the better prices that were offered to those who paid cash, and Lucille had agreed perfectly. And Bobby Strange did not mean to be parsimonious.

But the trouble was that Bobby had been rather overfed on a certain brand of magazine article that urges young men to save. It was his theory that if a young man earned sixty dollars a week he should save at least fifteen. He felt that he was generous when he allowed Lucille thirty-five on which to run the house.

When Lucille complained meekly and good-naturedly that butcher bills were amazingly high Bobby snidely quoted some articles he had read about using the cheaper cuts, but unfortunately Bobby had a taste for chops and steaks and could not endure stews. "Oh, there are other things you can get," he assured her. "I can't remember just what they call them. But you'll find it all in the books."

So when Bobby Strange left that morning Lucille sat looking at the ten-dollar bill. She ran a finger over its verdant face affectionately. There were so many things that it would do. They needed potatoes, and only the day before Lucille had found a place where she could buy eggs at a splendid price.

She had hoped to be able to get some to "put down" for winter. They were out of soap and it was so much cheaper buying it in large quantities. But this ten dollars was not for soap or eggs or potatoes. It was for terrapin and green turtle.

Lucille started out early to shop, and she spent hours in her search for the inexpensive luxuries that she had hoped for. But they were not to be had. Why, even ordinary harnard fowl were fifty cents a pound. Frequently as she marketed she consulted the little menu that she had made out for the dinner that night, and frequently she ran her little silver pencil through certain dainties she had planned to have.

It was not alone a physical fatigue that weighed her down when she returned from the marketing trip.

"You'll wear a cap and apron, won't you, Sally?" she asked when she came home.

"I suppose so, ma'am," replied Sally. "If you get one for me. You couldn't expect me to have them for myself."

Lucille had to take the cork out of the bottom of the china elephant bank in which she had been saving nickles with which to buy a washing machine. Then she went out in search of the white cap and apron that she could buy with the small amount that the elephant presented her with.

The dinner seemed to be successful enough, but something must have passed between the Bobby Stranges afterward that took a little of the felicity out of Lucille. For when her brother John arrived unexpectedly the next morning at about nine after Bobby had started off for his office he found his sister in tears.

He had trouble in tracing these tears to their source, for Lucille knew that John was an unswerving friend and champion of her Bobby. If he had not been she never would have explained to him.

"After you had all gone," she explained, "he said to me that I needn't have been so thrifty. He told me that he wouldn't in the least have minded if I had spent all the money he gave me for the dinner—in fact, he said he had rather hoped we would have something a little better than chicken and—Lucille's tears seemed to start afresh at the details of the little dinner party; she sobbed like a child before she went on—and stringbeans (so!) and tomato salad (so!) and ice cream and—chocolate cake." And with the mention of the cake she had spent so much pains in making she burst into a torrent of tears of self-pity and sobbed on her brother's shoulder as she had done in long-ago days when he had comforted her over the demise of a puppy or the breaking of a doll.

"And I spent every cent he gave

me," Lucille went on when she had regained her composure. "There wasn't a cent left and I had to take the cork out of the elephant. I told him so, and then he said that it was all because I didn't know how to buy. He said that that was my great fault—not knowing how to buy, and he said that there were some women who could manage on a lot less money than I did and have more delicacies, too. He was very kind, only he really thinks I don't know. But honestly John, I went to the cheapest places in town and carried all the bundles home myself, so I wouldn't have to go to places that send them."

"Well, I guess Bobby just don't understand," reflected the loyal John. "Bobby's young—not much older than you—and there are a lot of things you youngsters have to learn. Perhaps I can teach him."

"Oh, please don't, please don't," entreated Lucille. "Don't even mention the H. C. L. because if you do then Bobby will know that I have been talking about him to you, and that would be dreadful." John promised secrecy, but he went away secretly promising himself that he would educate Bobby.

Weeks passed and the slight disappointment that Bobby had sustained regarding the dinner party was well-nigh forgotten. Little was said concerning the question of food costs, except that Bobby once or twice referred to Lucille's general ignorance concerning the rudiments of buying. He had decided to be magnanimous and not reproach her, but he would occasionally tease her about it.

Then stormclouds began to gather. Bobby was away from home two nights one week and three the next. He was preoccupied and seemed to be distraught. Rather reluctantly, when Lucille asked him where he went, he told her that he was at the club. Then Lucille recalled the little gift they had had concerning the H. C. L., and she was troubled indeed. Women had lost their husbands' affections before, she told herself, because they had been bad housekeepers. She had decided to take her troubles to John—John who always stood up so loyally for Bobby.

"Then one night when Bobby did come home the conversation went like this:

"Lucille, how much are you paying for butter?"

"Sixty-five cents," said Lucille.

"I thought so; and you can't get decent coffee for less than forty cents, can you?"

"Why, no."

"That's what I'm telling them. But those old fogies—I guess they haven't been in a market or provision store for years. They don't know—how can they know? Why, food prices have doubled in two years." Bobby was waxing eloquent. "Doubled, I tell you. And tomorrow night at the meeting of the club I'm going to sail into that house committee and give them what's coming to them. It can't be done, gentlemen, it can't be done." Bobby had risen from his place at the table and was addressing the imaginary club in meeting assembled.

Lucille didn't know exactly what had come over her beloved Bobby, but she felt as if suddenly a millstone had dropped from her shoulders. But Bobby explained.

"You see your brother John—well, I suppose he realized that I had a bit more business ability than the other fellows in the club. Anyway, he appointed me a committee of one to see to the buying—sort of jack up the chef who has usually had full charge. Some of the members had been complaining that for a dollar he ought to be able to give us a better dinner. But I went into the matter systematically, as I always do, and believe me, it can't be done. If those old fogies think it can, they'd better try. Why, one of the members of the house committee had the audacity to tell me that I didn't know how to buy."

"You dear Bobby," sympathized Lucille. "Wasn't that hateful?" And then as a look of happiness settled over her pretty fair features; "when did brother John ask you to take charge?" she asked.

"It was the day after our little dinner party—and say, Lucille, since I've been looking into this matter I'll have to confess I don't see how you got that dinner up on that measly ten dollars. It's been a revelation to me, I'll say."

A Wonderful Coer.

"Take a lift, sir," said a countryman, civilly, as he overtook a footman traveler on the dusty road. As they jogged along they chatted about all sorts of things. Presently the old chap pulled out a watch of the turnip variety. "Can you tell the time, sir?" he asked.

"Certainly. It is exactly three o'clock," replied the other as he watched the driver set his watch at twelve. Then he stopped him. "I said three o'clock, not twelve," he added.

"Oh, that be all right, sir," said the driver, as he slipped his timepiece into his pocket. "Her'n soon make that oop. Her be a wonderful goer!"—Edinburgh Scotsman.

Divorces in the United States.

The latest report of the United States national census bureau once more discloses not only an increase in the ratio of divorce to marriage, but in the ratio of divorce to growth of population—112 divorces to every 100,000 people in 1916, as against 84 in 1906 and 72 in 1900. There were 112,000 divorces granted in 1916, concerning 108,702 of which there are exact statistics; of these 38,300 more than a third, were for desertion, with cruelty second, the two combined accounting for nearly two-thirds (65.1 per cent) of all the divorces granted in that year, adultery figuring far behind, and drunkenness lagging in the rear.

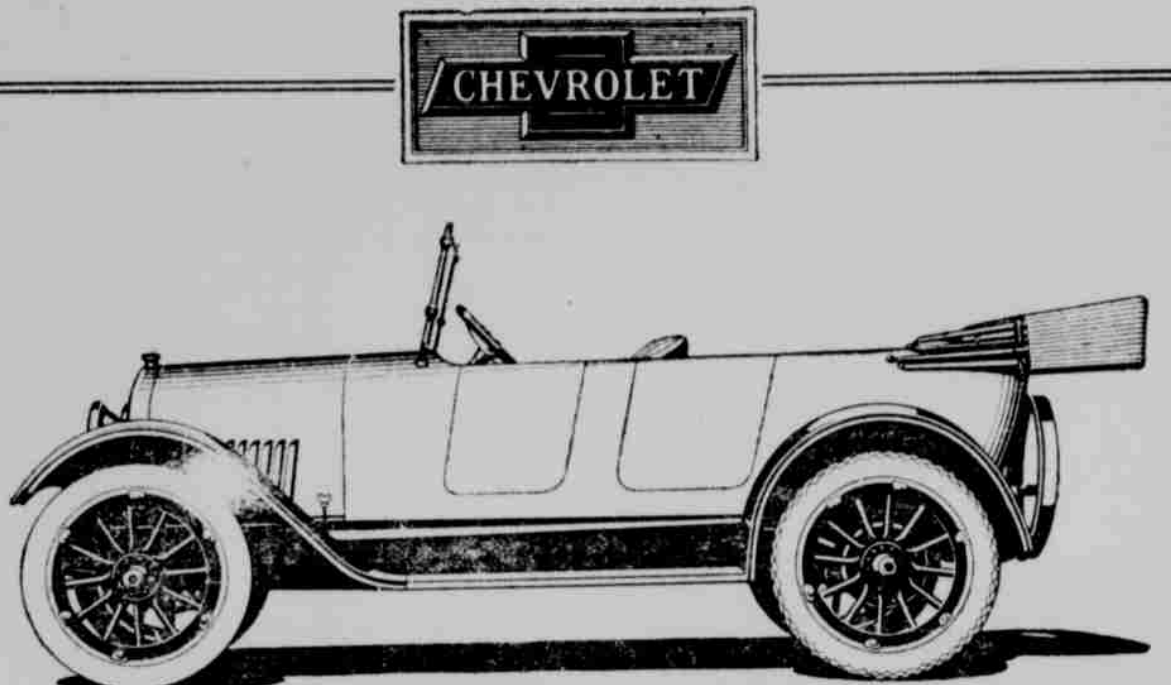
A Broken Casting

Or a broken tooth or two in a gear in your machinery might delay you several weeks from getting an early start in preparing your ground, as spring is nearly here. Look over your machinery now and have those broken castings welded. You will save time and money.

Cylinder blocks, water jackets, auto housings and frames welded. Fusing and brazing done.

Located at U. S. Garage,
West Superior St., Alma, Mich.

Alma Welding Co.



F. B. 50 Touring Car

\$1360

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A very popular car. Place your order now if you would like one for this spring.

Expect to have an F. B. 20 Royal Mail Roadster this week. *Who wants this one?*

I also have some used Fords and Chevrolets.

CHEVROLET GARAGE

211 West Superior Street

Auction Sale

Having concluded to quit farming, I will offer at public sale at my residence located 1 1/2 miles west and 1 mile north of Forest Hill, 4 miles south and 1 1/2 miles west of Shepherd, on

Friday, March 19

Commencing at 12:30; the following described property:

1 bay mare, wt. 1350
1 Durham cow, 5 yrs. old, fresh
5 shoats, wt. 125 lbs.

IMPLEMENTS

1 3/4 wagon, Wagon box
McCormick grain binder
John Deere hay loader
Osborn side delivery rake
1 Banner plow, nearly new
1 2-horse cultivator
1 double shovel cultivator
1 5-shovel cultivator
1 2-horse corn planter
1 bean puller
1 spring tooth drag

1 spike tooth drag
McCormick mowing machine, 5 ft. cut
Set sleighs Set double work harness
1 19-in. horse collar 2 20-in. horse collars
Doane scraper Corn sheller
1 60-gal. oil barrel
1 Red Jacket pump
1 pump jack new
1 beet fork 1 barley fork
Log chain 1 cross cut saw new
Anvil and vise and some blacksmith tools
Beet cultivator 1 set doubletrees
Ice tongs 1 buzz saw and frame
1 barrel churn
1 gasoline stove
Other articles too numerous to mention

Terms of Sale

All sums of \$5.00 and under, cash; all sums over \$5.00, ten months' time on good bankable paper at 7 per cent interest. No goods removed until settled for.

Michal Moltsan

Proprietor

J. D. HELMAN, Auctioneer

WM. ROBINSON, Clerk



Advertising—A Matter of Dollars

Advertising is the royal highway to opulence and wealth. It is the vital principle that makes for success in any business institution. The proper advertising medium is most important. The Alma Record is enabled to give a valuable service.

REPORT OF THE CONDITION OF The First State Bank

AT ALMA, MICHIGAN

at the close of business February 28, 1920, as called for by the Commissioner of the Banking Department.

RESOURCES

LOANS AND DISCOUNTS, viz:

Commercial	
a Secured by collateral	\$371,332.44
b Unsecured	339,722.94
c Items in transit	84,149.88
Totals	795,205.26

Savings	
a Secured by collateral	33,000.00
b Unsecured	8,421.51
Totals	41,421.51

BONDS, MORTGAGES AND SECURITIES, viz:

a Real Estate Mortgages	377,954.52
d U. S. Bonds and Cert. of Indebt. in office	32,850.00
Totals	410,204.52

RESERVES, viz:

Commercial	
Due from Banks in Reserve	162,643.67
Cities	4,051.01
Exchanges for clearing house	38,728.00
Currency	1,600.00
Gold Coin	3,320.55
Silver Coin	60.25
Nickels and Cents	210,944.46

Savings	
U. S. Bonds & Cert. of Ind. carried as legal reserve	106,150.00
Currency	106,150.00
Gold Coin	317,094.46

Overdrafts	1,505.79
Banking House	25,000.00
Furniture and Fixtures	5,825.00

Other Real Estate	1,186.34
Outside Checks and other Cash	\$1,597,442.88

LIABILITIES	
Capital stock paid in	100,000.00
Surplus Fund	100,000.00
Undivided Profits, net	10,258.38

COMMERCIAL DEPOSITS, viz:	
Comm'l Deposits subject to ck.	473,594.49
Demand Certificates of Deposit	110,182.04
Certified Checks	2,190.52
Totals	585,967.05

SAVINGS DEPOSITS, viz:	
Book Accts.—Subject to Savings By-Laws	275,257.80
Certificates of Deposit—Subject to Savings By-Laws	369,627.21
Totals	644,885.01

Notes and Bills Rediscounted	156,332.44
Totals	\$1,597,442.88

STATE OF MICHIGAN, County of Gratiot, ss.	
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I, Carl H. Washburn, Cashier of the above named bank, do solemnly swear, that the above statement is true to the best of my knowledge and belief and correctly represents the true state of the several matters therein contained, as shown by the books of the bank.

CARL H. WASHBURN, Cashier.

Subscribed and sworn to before me this sixth day of March, 1920. FRANK O. PARKER, Notary Public.

My commission expires Feb. 23rd, 1921.

Correct attest:
LESTER A. SHARP
FRANCIS KING
CHAS. O. WARD
Directors.

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